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# FORGERY AS A PROFESSION.

BY ROBERT A. PINKERTON.

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PROFESSIONAL forgers usually make their homes in large cities. They are constantly studying schemes and organizing gangs of men to defraud banks, trust companies, and money lenders by means of forged checks, notes, drafts, bills of exchange, letters of credit, and in some instances altering registered government and other bonds, and counterfeiting the bonds of corporations. These bonds they dispose of or hypothecate to obtain loans on.

A professional forgery gang consists of: First, a capitalist or backer; second, the actual forger, who is known among his associates as the "scratcher"; third, the man who acts as confidential agent for the forger, who is known as the "middle-man" or the "go-between"; fourth, the man who presents the forged paper at the bank for payment, who is known as the "layer-down" or "presenter."

When it is necessary to have a capitalist or backer connected with a gang, he furnishes the funds for the organization, frequently lays out the plans of work and obtains the genuine paper from which forgeries are made. He will, when necessary, find the engraver, the lithographer, and, most important of all, the "professional" forger, who will do the actual forgery work.

The professional forger has, as a rule, considerable knowledge of chemicals which enables him to alter checks, drafts, bills of exchange, letters of credit, or to change the names on registered bonds. He is something of an artist, too, for with a fine camel's-hair brush he can restore the most delicate tints in bank safety paper, where the tints have been destroyed by the use of acids; in fact, no bank safety paper is a protection against him. When the amount of the genuine draft or check is perforated in the

paper, certain professional forgers have reached that point in their work where they fill up the perforations with paper pulp, then with a hot iron press it out so that it is a very difficult matter to detect the alterations even with the use of the finest microscope. This done and the writing cleaned off the face of the draft, check, letter of credit, or bill of exchange, with only the genuine signature left and the tints on the paper restored, the forger is prepared to fill up the paper for any amount decided upon.

The backer or capitalist is rarely known to any member of the gang outside of the "go-between," whom he makes use of to find the forger. He very rarely allows himself to become known to the men who "present" the forged paper at the banks. If the forgery scheme is successful, the backer receives back the money paid out for the preparation of the work, as well as any amount he may have loaned the "band" to enable them to open accounts at banks where they propose placing the forged paper. He is also allowed a certain percentage on all successful forgeries. This percentage will run from 20 to 30 per cent., but where the backer and forger are working together, their joint percentage is never less than 50 per cent.

The duties of the "middleman" or "go-between" are to receive from the forger or his confidential agent the altered or forged paper. He finds the man to "present" the same, accompanies his confederates on their forgery trips throughout the country, acts as the agent of the backer in dealing out money for expenses, sees that their plan of operations is carried out, and, in fact, becomes the general manager of the band. He is in full control of the men who act as "presenters" of the forged paper. If there be more than one man to "present" the paper, the middleman, as a rule, will not allow them to become known to each other. He meets them in secluded places, generally in little out-of-the-way saloons. In summer-time a favorite meeting place is some secluded spot in the public parks. At one meeting he makes an appointment for the next meeting. He uses great care in making these appointments, so that the different "presenters" do not come together and thereby become known to each other. The middleman is usually selected for his firmness of character. He must be a man known among criminals as a "staunch" man, one who can-

not be easily frightened by detectives when arrested, no matter what pressure may be brought to bear upon him. He must have such an acquaintanceship among criminals as will enable him to select other men who are "staunch" and who are not apt to talk and tell their business, whether sober or under the influence of liquor. It is from among this class of acquaintances that he selects the men to "present" the forged paper. It is an invariable rule followed by the backer and forger that in selecting a middleman they select one who not only has the reputation of being a "staunch" man, but he must also be a man who has at least one record of conviction standing against him. This is for the additional protection of the backer and forger, as they know that in law the testimony of an accomplice who is also an ex-convict, should he conclude to become a state's witness, would have to be strongly corroborated before a court or jury in order to be believed.

As the capitalist and forger, for self-protection, use great care in selecting a "middleman," the middleman to protect himself also uses the same care in the selection of men to "present" the forged paper. He endeavors, like the backer and forger, to throw as much protection around himself as possible, and for the same reasons he also uses ex-convicts as the men to "present" the forged paper at the banks. The "presenters" are of all ages and appearances, from the party who will pass as an errand boy, messenger, porter, or clerk to the prosperous business man, horse trader, stock buyer, or farmer. When a presenter enters a bank to "lay down" a forged paper, the "go-between" will sometimes enter the bank with him, and stand outside the counter noting carefully if there is any suspicious action on the part of the paying teller when the forged paper is presented to him; and whether the "presenter" carries himself properly and does his part well. But usually the middleman prefers waiting outside the bank for the "presenter," possibly watching him through a window from the street. If the "presenter" is successful and gets the money on the forged paper, the middleman will follow him when he leaves the bank to some convenient spot where, without attracting attention, he receives the money. He then gives the presenter another piece of forged paper drawn on some other bank in the immediate neighborhood, accompanying him also to this bank, and so they go from bank to bank, usually victimizing

from three to five banks in each city, their work being completed generally in less than an hour's time. All money obtained from the various banks on the forged paper is immediately turned over to the middleman, who furnishes all the money for current expenses. After the work is completed, the presenters leave the city by different routes, first having agreed on a meeting point in some neighboring city. The "presenters" frequently walk out of the city to some outlying station on the line of the road they propose to take to their next destination. This precaution is taken to avoid arrest at the depot in case the forgery is discovered before they can leave the city. At the next meeting-point the middleman, having deducted the expenses advanced, pays the "presenters" their percentage of the money obtained on the forged paper.

A band of professional forgers before starting out always agree on a basis of division of all moneys obtained on their forgery paper. This division might be about as follows: For a presenter where the amount to be drawn does not exceed \$2,000, 15 to 25 per cent.; but where the amount to be drawn is from \$3,000 to \$5,000 and upwards, the "presenter" receives from 35 to 45 per cent. The price is raised as the risk increases, and it is generally considered a greater risk to attempt to pass a check or draft of a large denomination than a smaller one. The middleman gets from 15 to 25 per cent. His work is more, and his responsibility is greater, but the risk is less. There are plenty of middlemen to be had, but the "presenters" are scarce. The "shadow," when one accompanies the band, is sometimes paid a salary by the middleman and his expenses, but at other times he is allowed a small percentage, not to exceed 5 per cent. and his expenses, as with ordinary care his risk is very slight. The backer and forger get the balance, which usually amounts to from 50 to 60 per cent. The expenses that have been advanced the men who go out on the road are usually deducted at the final division.

In case of the arrest of one of the "presenters" in the act of "laying down" forged paper, the middleman or shadow immediately notifies other members of the band who may be in the city. All attempts to get money from the other banks are stopped, and the other members of the band leave the city as best they can to meet at some designated point in a near-by city. Out of their first suc-

cessful forgeries a certain sum from each man's share is held by the "middleman" to be used in the defence of any member of the band who may be arrested on the trip. This money is called "fall money," and is used to employ counsel for the men under arrest, or to do anything for them that may be for their interest. Any part of this money not used is paid back in proportion to the amount advanced to the various members of the band from whose share it has been retained. Sometimes, however, in forming a band of forgers there is an understanding or agreement entered into at the outset, that each man "stand on his own bottom"—that is, if arrested, take care of himself. When this is agreed to, the men arrested must get out as best they can. Under these circumstances there is no assessment for "fall money," but usually the men who present the paper insist on "fall money" being put up, as it assures them the aid of some one of the band working earnestly in their behalf and watching their interests, outside of the attorney retained.

When a "middleman" is exceedingly cautious and not entirely satisfied with the "presenters," he will sometimes have an assistant. This is where the "shadow" comes in. This shadow will, under the directions of the "middleman," follow the presenter into the bank and report fully on his actions. He sometimes catches the "presenter" in an attempt to swindle his companions by claiming that he did not get the money, but had to get out of the bank in a hurry and leave the check or draft, as the paying teller was suspicious. A "presenter" caught at this trick is sometimes sent into a bank to present a forged check where the bank has been previously warned of his coming by an anonymous letter, written by or at the instigation of one of the leaders. This is done as a punishment for his dishonesty, and as a warning to the other "presenters" not to attempt this treachery. Usually, however, a dishonest member is quietly dropped. The "shadow" will follow the "presenters" from the time they get the forged paper from the middleman until they hand the money over to him. A good "shadow" is always useful to the middleman, who does not allow him to become known to his confederates.

When one of the party is arrested, an attorney is at once sent to him. As a rule, in selecting an attorney, one is employed who is known as a good criminal lawyer. It is also preferred that he should be a lawyer who has some political weight. The mid-

dleman employs the attorney, and pays him out of the "fall money." The arrested man is strictly instructed by the attorney to do no talking, and is usually encouraged by the promise that they will have him out in a short time. In order to keep him quiet, this promise is frequently renewed by the attorney acting for the "middleman." This is done to prevent a confession being made in case the arrested man should show signs of weakening. Finally, when he is forced to stand trial, if the case is one certain of conviction, the attorney will get him to plead guilty, with the promise of a short sentence, and will then bargain to this end with the court or prosecutor. Thus guided by the attorney selected and acting for the "middleman" and his associates, the prisoner pleads guilty, and frequently discovers, when it is too late, that he has been tricked into keeping his mouth shut in the interests of his associates. It is but fair to state, however, that if money can save an arrested party, and if his associates have it, they will use it freely among attorneys or "jury fixers," where the latter can be made use of, and frequently it is paid to politicians who make a pretence of having a "pull" with the prosecuting officers or the court.

Many banks are swindled in the United States and Canada yearly by bands of professional forgers. One or more of them will go to a town or city, buy a draft for \$15 or \$25, which they "raise" to any amount they think they can have cashed. To establish identification various methods and tricks are resorted to. Frequently these men will have their signatures forwarded by mail by the bank issuing the draft, and where it is a check they will forge the guarantee of the maker of the check to the indorsement or will forge the name of a firm near the bank, whose signature is known at the bank guaranteeing the indorsement. Within the past year two members (presenters) of one of these forgery bands have been arrested; one a year after he had presented the forged drafts to a bank in a Western city. He was dying of consumption when arrested, and was never able to be moved to the scene of his forgeries. In one of the banks where this man had been successful in obtaining money on the forged drafts, he was taken with a coughing spell while waiting for the money to be counted over to him by the paying teller, who, as he afterwards expressed it, paid him the money quickly, being afraid the man would

die at the counter. This "presenter" was one of the "staunch men," as it is said he would never open his lips previous to his death as to who his associates were. Another member of this band who was recently arrested in a Southern city, was convicted and sentenced to five years' imprisonment, having been arrested in the act of "presenting" a forged draft. It is sometimes a difficult matter to convict a "presenter" of forged paper unless he is arrested immediately after presenting the paper, for the reason that bank tellers, after a lapse of a few days or possibly weeks, cannot be relied upon to identify the man who "presented" the paper. Many banks on whom forgeries have been perpetrated are unwilling to incur the expense of hunting down forgers, for fear the matter should become public and thereby hurt their standing or reflect on their business management. For this reason they frequently suppress the facts and charge the forgeries to profit and loss. It is a difficult matter to get evidence to convict either the capitalist or actual forger, for as a rule, in order to convict either of these, it is necessary to get a confession from the "presenter" or the "middleman," and then corroborate his statements in order to have them believed. As a rule, the "presenter" cannot furnish the evidence to convict the backer or the actual forger, because he seldom knows either of them, as he always does his business through the "middleman." It is frequently the case that the capitalist or forger is not in the city where the forgeries are committed. They prepare the work and the middleman and "presenters" get the money. The general public, or in fact, banks, have but a slight idea of the ramifications of a forgery band.

In my opinion there is but one way to stamp out professional forgery. Let the banks enter into a union having this for its object. A union of this kind could be organized and maintained at very little cost to each member of the association. When a forgery is perpetrated on a member of the association, prompt and vigorous action could then be taken. The detectives employed by the association could be sent to the scene of the forgery almost immediately after the forgery was discovered; and by their knowledge of the men engaged in this class of work, and by persistent efforts on their part, in time the leaders of these bands and their tools would be convicted and sentenced. The victimized banks would not be put to the cost of tracing



down the parties who had committed these forgeries, as this would be attended to by the association, whose executive officers would also decide on the detectives to be employed, and advise with them at all times as to their plans and the progress of the work. In forming an association of this kind the first principle should be "no compromise." An earnest effort should be made to get the forgers and recover as much of the money obtained by them as is possible, but a prosecution to conviction should be certain. In the United States to-day there are not a dozen men who will enter into the business of backing a forgery band, and there are not over five or six men in the United States who have the ability and are willing to use it as professional forgers. The conviction of one backer or one actual forger would do more good than the conviction of fifty "presenters." On account of the many safeguards with which the backers and forgers surround themselves it might not be an easy matter to connect them with each forgery they might be concerned in, but by constant watchfulness it could be accomplished.

As an illustration of the value of such an association as a bankers' union, the case of the Jewellers' Protective Union and the Jewellers' Security Alliance might be cited. These two organizations were organized in the city of New York, and their officers reside there. They have been in existence a number of years and have been very successful in causing the arrest and punishment of professional thieves who make it a business to rob travelling jewellery salesmen or burglarize jewellers' safes. Before the formation of these associations the stealing of the trunks of travelling jewellery salesmen and the burglarizing of their safes were quite common occurrences, there being anywhere from one to six robberies in a year. The action taken against jewellery thieves, causing their arrest and severe punishment, almost put a stop to this class of thievery. Most of the men who made it a business and a study to relieve travelling jewellery salesmen of their trunks and stock are in prison, and those not there have chosen some other line of thievery less dangerous. Professional thieves have been made to understand that if they will persist in robbing jewellery salesmen or jewellers' safes, who are under protection of either of these associations, they are sure to be punished. Professional thieves are not looking for trouble, and, as a rule, will avoid it.

An association of banks contending against professional forgers would be just as successful as either of the two jewellery associations, and even more so, as, in the first place, the number of actual professional forgers is limited. Conviction of the men who are the actual forgers and the backers would put the middlemen and "presenters" out of business, as it is not in their power to do the forgery work.

Another instance showing that professional forgery can be stamped out in the United States is the success that has crowned the efforts of the government in virtually putting a stop to the counterfeiting of government notes. Previous to the Civil War a large number of "crooked" engravers and lithographers were actively engaged in counterfeiting the State Bank bills. When the United States and National Bank currency was adopted, these men turned their attention to counterfeiting the government money. To contend against these counterfeiters the government found it necessary to organize the United States Secret Service, in which a large number of detectives were employed and stationed at various points throughout the United States and Canada. Within a few years the counterfeiting of United States currency was checked, and it is now almost extinct. The leaders of these bands, capitalists, backers, engravers, and lithographers, have been arrested, sentenced, and many of them are in prison. The United States Secret Service is still kept up, under a chief who reports directly to the Secretary of the Treasury, but the force has been greatly reduced, and the counterfeiting of the United States and the National Bank notes has been reduced to a minimum, if not entirely stopped. This has been brought about by making punishment certain for all who engaged in counterfeiting government notes. The counterfeiting of silver coins is still carried on to a certain extent, mostly by Italians, with plaster molds, but even this is almost stopped.

A combination of banks would bring about the same results. Capitalists and actual forgers would be reached and punished or driven out of the business into some other line of thievery. Just as the burglar and "sneak" thief have been made to respect these jewellery associations, and the counterfeiter has been made to understand that he must not meddle with the Government's money, so the professional forger would come to understand that in laying

out his plans to commit a forgery, one of the first points for him to ascertain would be, "Does this bank belong to the bankers' association for the prosecution of forgers?" If the paying tellers in banks belonging to the association were able to have a notice over their windows, stating that the bank was under the protection of the bankers' protective association, the first thing a professional forger or "presenter" of forged paper would do would be to look for this notice. In time professional forgers would be made to so respect this notice that there would be but a slight chance of a bank belonging to this association being swindled by professional forgers.

The initiation fee, and thereafter the annual dues, would undoubtedly not only support the association, but they could lay up a surplus as their membership increased. An association somewhat similar to the one I have outlined is said to exist in London. If any of its members are forged upon, the forgers are followed over the world, brought back, and punished for their crimes.

The American professional forger is the most expert of any of his class in the world. Bands of American forgers have travelled all over Europe and South America, perpetrating forgeries, and have been quite successful. The great Bank of England forgeries were perpetrated by Americans. These were the largest forgeries ever conceived and carried out successfully by a professional forgery band, and if it had not been for a mere accident in the forger's failing to put in a date on a bill of acceptance, they would have cost the Bank of England \$3,000,000 instead of \$600,000. Had there been an association of bankers in the United States for protection against professional forgers, the probabilities are that the Bank of England forgery could have been prevented, as it was known to American detectives at the time that there was a band of American forgers working in Europe, who were making their headquarters in London.

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